



## Why buy this plan?



### Guaranteed\* Income

Depending on the policy term chosen<sup>#</sup>, get guaranteed\* income for 8 to 15 years.



### Additional Lumpsum Benefit<sup>##</sup>

Receive additional benefits up to 5.80 times of your annualised premium.



### Death Benefit<sup>\*\*</sup>

Nominee receives income immediately and on every death anniversary thereafter.



### Tax Benefit<sup>^</sup>



\*Guarantee is subject to payment of all due premiums. <sup>#</sup>Depending on the Policy term chosen, policyholder will receive guaranteed income at the end of each year from the end of Policy Term + 1 year. <sup>##</sup>Policyholder will receive an additional lumpsum benefit ranging from 2.15 to 5.80 times of annualised premium along with the last instalment amount of Maturity Benefit. <sup>\*\*</sup>In case of death of Life Assured during the Policy Term, depending on the Policy Term chosen by you, your nominee will start receiving income immediately and on every death anniversary thereafter. <sup>^</sup>Tax benefits are as per the Income Tax Act 1961 and are subject to any amendment made thereto from time to time. You are advised to consult your tax consultant.



### **Future Generali Assured Income Plan**

This is an Individual, Non-Linked, Non-Participating (without profits), Savings Life Insurance Plan.

#### **Take control of your future with assured income**

You are always striving to give your family and loved ones the best lifestyle you can. However, life also has its share of uncertainties and risks. In a world where so much can change, there's finally one thing which won't change, Your financial security.

Our Future Generali Assured Income Plan is a life insurance plan that provides life cover and offers Guaranteed Regular Income. The plan offers regular & limited payment options along with flexible policy terms. At the end of the term (Policy Term +1 year) regular assured income plus an additional lumpsum benefit shall be payable. This additional benefit comes along with the last income amount and ranges from 2.15 to 5.80 times of the annualised premium (depending on life assured's entry age). What's more, the life assured gets a Death cover and is sure that his savings are safe and multiplying.

So, go ahead and live your dreams with greater assurance and lesser uncertainty.

#### *Unique product benefits*

- **Guaranteed Income** – You will receive guaranteed income at the end of each year from the end of Policy term + 1 year for next 8 to 15 years (depending up on the Policy Term chosen).
- **Additional Benefit** – Receive additional benefit ranging from 2.15 to 5.80 times your annualised premium along with the last instalment amount of Maturity Benefit.
- **Death Benefit** – In case of death of Life Assured during the Policy Term, depending on the Policy Term chosen by you, your nominee will start receiving income immediately and on every death anniversary thereafter. Choose your Policy Term wisely so that you can secure your family with regular flow of income for maximum number of years, in case of any unfortunate event.
- **Auto Cover** - Your life cover continues for one year, even if you are not able pay premium due to any financial exigency.
- **Tax Benefits** – You may be eligible for tax benefits on the premium(s) you pay and benefit proceeds, according to the provisions of Income Tax laws as amended from time to time.
- ***Easy steps to buy Future Generali Assured Income Plan?***

Step 1: Decide on the following:

- The amount of Annualized Premium
- The duration of cover or the Policy Term
- The duration of premium payment or the Premium Payment Term

Step 2: Fill the proposal form (application form) and complete the



documentation process.

Step 3: Finally pay your premium amount and head towards a financially secure future.

Plan Summary		
Parameter	Criterion	
Entry Age (As on last Birthday)	3 years to 65 years	
Maturity Age	18 to 80 years	
Policy Term	8 years to 15 years	
Premium Payment Term	<b>Premium Payment Term</b>	<b>Policy Term</b>
	8	8, 9, 10,11
	9	9, 10,11
	10	10, 11
	11	11, 12, 13, 14, 15
	12	12, 13, 14, 15
	13	13, 14, 15
	14	14, 15
	15	15
Premium(minimum)	i) Annual Mode – Rs. 40,000 ii) Half-yearly Mode – Rs. 20,800 iii) Quarterly Mode – Rs. 10,600 iv) Monthly Mode – Rs. 3,532	
Sum Assured on Death	Minimum Sum Assured on Death : Rs. 2,00,000  Maximum Sum Assured on Death : As per Board Approved underwriting Policy	
Premium Payment Frequency	Annually/ Half-Yearly/Quarterly/Monthly	
Payout Period	Equal to Policy Term	
Additional Benefit	Depending on the entry age an additional lumpsum benefit ranging from 2.15 to 5.80 times of the annualised premium shall be payable along with the last instalment amount of Maturity Benefit.	

Note :

- For minors, the date of issuance of policy and date of commencement of risk shall be the same.

2. Premiums mentioned above are excluding the applicable taxes, rider premiums, and underwriting extra premiums, if any.
3. Age, wherever mentioned is age as on last birthday.

***What are your benefits?***

**1. Maturity Benefit**

If the Life Assured is alive on the Maturity Date and if all Instalment Premiums have been received in full, the Maturity Benefit shall be payable as follows:

- i. Equal annual Maturity Benefit instalments shall be payable at the end of each year from Policy Term +1 year till the end of Payout Period
- ii. Payout Period will be equal to policy term.
- iii. Annual Maturity Benefit Instalment amount = Maturity Benefit Multiplier (as per table 1) X Annualized premium (excluding the taxes, modal loading, rider premiums, underwriting extra premiums, if any)
- iv. Additional benefit, based on the age at entry of the Life Assured shall be payable along with the last instalment.

Table 1 : Maturity benefit multiplier:

PPT	PT	Maturity Benefit Multiplier
8	8	1.10
9	9	1.20
10	10	1.35
11	11	1.50
12	12	1.60
13	13	1.75
14	14	1.85
15	15	2.00
8	11	1.10
9	11	1.20
10	11	1.35
12	15	1.60
13	15	1.75



14	15	1.85
11	15	1.50
8	9	1.10
9	10	1.20
8	10	1.10
11	12	1.50
11	13	1.50
12	13	1.60
11	14	1.50
12	14	1.60
13	14	1.75

### How it works?

Let's understand it with the help of an example for PT/PPT of 8, 11 & 15 years (Regular Pay):

Your Benefits	8 Year Policy & Premium Paying Term	11 Year Policy & Premium Paying Term	15 Year Policy & Premium Paying Term
<b>Maturity Benefit</b>	8 Annual Maturity Benefit instalments of 1.10 times your annualised premium from the end of the 9 <sup>th</sup> year to the end of 16 <sup>th</sup> year + Additional Benefit at the end of the 16 <sup>th</sup> year based on age at entry shall be paid	11 Annual Maturity Benefit instalments of 1.5 times your annualised premium from the end of the 12 <sup>th</sup> year to the end of 22 <sup>nd</sup> year + Additional Benefit at the end of the 22 <sup>nd</sup> year based on age at entry shall be paid	15 Annual Maturity Benefit instalments of 2 times your annualised premium from the end of the 16 <sup>th</sup> year to the end of 30 <sup>th</sup> year + Additional Benefit at the end of the 30 <sup>th</sup> year based on age at entry shall be paid



<b>Total Maturity Benefit</b>	10.6 to 11.35 times of Annualised Premium depending upon life assured's age when you purchased the policy	19 to 19.75 times of Annualised Premium depending upon life assured's age when you purchased the policy	33.7 to 34.85 times of Annualised Premium depending upon life assured's age when you purchased the policy
<b>Option to receive Maturity Benefit in monthly instalments</b>	Available		

Note : The annualised premium mentioned in the table above is excluding taxes, rider premium, modal premium and underwriting extra premium, if any.

Sample Maturity benefit:

1. For a healthy male life, who has opted for a policy term & premium paying term of 15 years.

Age	Annual Premium (without applicable taxes)	Benefit Payout of 2 times Annual Premium for 15 years (Every year from end of 16th year to end of 30th year)	Lumpsum Payout (at the end of 30th year basis age)	Total Premiums Paid (without applicable taxes)	Total Maturity Benefits Received (Annual Payout Mode)
3 to 17	75,000	1,50,000	3,63,750	11,25,000	26,13,750
18 to 30	75,000	1,50,000	3,60,000	11,25,000	26,10,000
31 to 35	75,000	1,50,000	3,37,500	11,25,000	25,87,500
36 to 40	75,000	1,50,000	3,30,000	11,25,000	25,80,000
41 to 45	75,000	1,50,000	3,22,500	11,25,000	25,72,500
46 to 50	75,000	1,50,000	3,15,000	11,25,000	25,65,000
51 to 55	75,000	1,50,000	3,07,500	11,25,000	25,57,500
56 to 60	75,000	1,50,000	2,92,500	11,25,000	25,42,500
61 to 65	75,000	1,50,000	2,77,500	11,25,000	25,27,500

2. For a healthy male life, who has opted for a policy term & premium paying term of 11 years.



Age	Annual Premium (without applicable taxes)	Benefit Payout of 1.5 times Yearly Premium for 11 years (Every year from end of 12th year to end of 22nd year)	Lumpsum Payout (at the end of 22nd year basis age)	Total Premiums Paid (without applicable taxes)	Total Maturity Benefits Received Annual Payout Mode
7 to 17	75,000	1,12,500	2,43,750	8,25,000	14,81,250
18 to 30	75,000	1,12,500	2,40,000	8,25,000	14,77,500
31 to 35	75,000	1,12,500	2,17,500	8,25,000	14,55,000
36 to 40	75,000	1,12,500	2,13,750	8,25,000	14,51,250
41 to 45	75,000	1,12,500	2,10,000	8,25,000	14,47,500
46 to 50	75,000	1,12,500	2,02,500	8,25,000	14,40,000
51 to 55	75,000	1,12,500	1,95,000	8,25,000	14,32,500
56 to 60	75,000	1,12,500	1,91,250	8,25,000	14,28,750
61 to 65	75,000	1,12,500	1,87,500	8,25,000	14,25,000

The Policyholder may choose to receive Maturity Benefit instalments in half yearly, quarterly or monthly frequency instead of taking it annually. In such cases, the instalments shall be payable as follows:

- Yearly – 100% of (Annual Maturity Benefit Instalment) shall be payable on annual policy anniversary in arrears
- Half yearly – 50.67% of (Annual Maturity Benefit Instalment) shall be payable on half yearly policy anniversary in arrears
- Quarterly – 25.5% of (Annual Maturity Benefit Instalment) shall be payable on quarterly policy anniversary in arrears
- Monthly – 8.54% of (Annual Maturity Benefit Instalment) shall be payable on monthly policy anniversary in arrears.

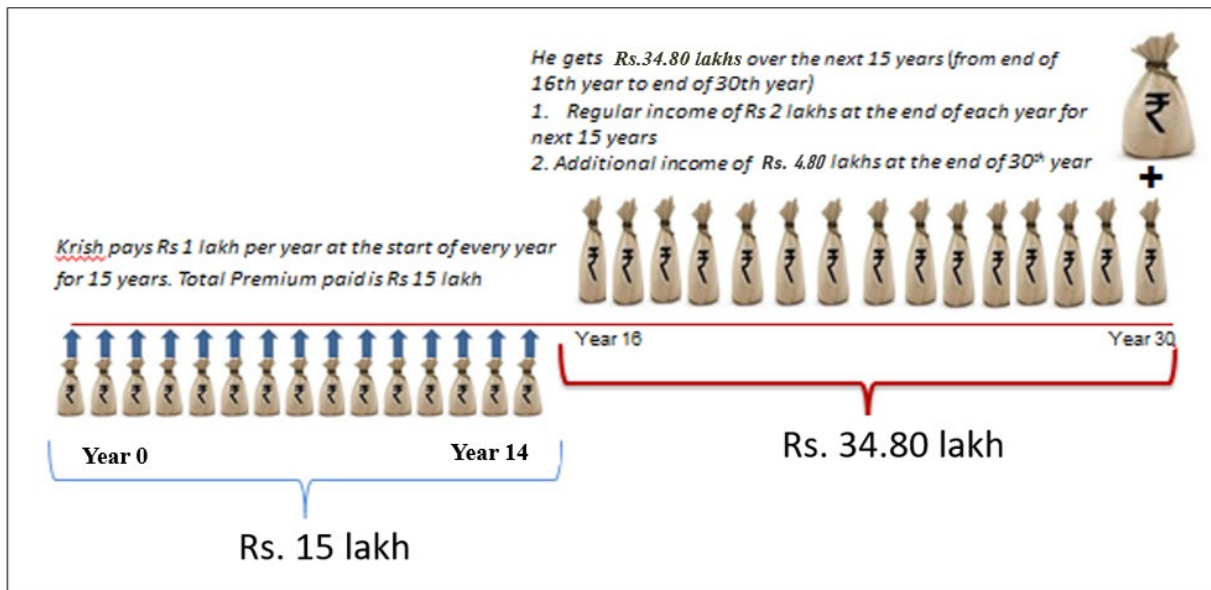
The frequency to receive Maturity Benefit Instalments need to be chosen at inception and cannot be changed during the Policy Term.

At the inception of the policy, you can opt to take your Maturity Benefit as lump sum at the Maturity Date. The lump sum Maturity Benefit is equal to the value of Maturity Benefit instalments as mentioned above, discounted at a compound interest rate of 6.85% per annum.

Maturity Benefit Illustrated:

**For example:** Krish is 30 years old and pays Rs. 1,00,000 as annual premium (excluding applicable tax) for a term of 15 years. He will receive Rs. 34,80,000 over the next 15 years. Let us explain how?

He will receive Rs 2,00,000 every year from the end of the 16th to the 30th year. Plus, in the last year i.e., the end of the 30th year, he will enjoy an additional income of Rs 4,80,000.



## 2. Death Benefit

The Death Benefit shall be highest of the following:

- Sum Assured on Death i.e. Death Benefit Multiple X Annualized Premium (excluding the taxes, rider premiums, underwriting extra premiums if any), or
- 105% of total premiums paid (excluding any extra premium, any rider premium and taxes, if collected explicitly) as on date of death, or
- Total annual instalments which is equal to: Annual Instalment amount X Policy Term

Where, Annual Instalment amount = Death Benefit payout rate (as per table 1) \* Annualized premium (excluding the taxes, rider premiums, underwriting extra premiums if any)




**Table 2: Death Benefit payout rate table**

Policy Term	Entry Age $\leq 50$	Entry Age $> 50$
8	1.25	0.65
9	1.15	0.60
10	1.00	0.50
11	0.95	0.50
12	0.85	0.45
13	0.80	0.40
14	0.75	0.40
15	0.70	0.35

In case of death of the Life Assured during the policy term, provided all due premiums till date of death have been paid, the Death Benefit shall be paid in the following manner.

- Equal Death Benefit instalments shall be payable with the first instalment being paid at the time of claim settlement and the remaining Death Benefit instalments payable on each of the following death anniversary of the Life Assured.



### How it works?

Let's understand it with the help of an example for PT/PPT of 8, 11 & 15 years (Regular Pay):

Your Benefits	8 Year Term	11 Year Term	15 Year Term
<b>Death Benefit</b>	8 Annual Death Benefit instalments of 1.25 times your Annualised premium. The first Death Benefit instalment will be paid to the nominee at the time of settlement of claim and the remaining 7 Death Benefit instalments will be paid on each of the following death anniversary of the Life Assured	11 Annual Death Benefit instalments of 0.95 times your Annualized premium. The first Death Benefit instalment will be paid to the nominee at the time of settlement of claim and the remaining 10 Death Benefit instalments will be paid on each of the following death anniversary of the Life Assured	15 Annual Death Benefit instalments of 0.70 times your Annualised premium. The first Death Benefit instalment will be paid to the nominee at the time of settlement of claim and the remaining 14 Death Benefit instalments will be paid on each of the following death anniversary of the Life Assured

Note: The death benefit mentioned above will be payable if your policy is inforce. The annualised premium mentioned in the table above is excluding taxes, modal premium and underwriting extra premium, if any.

The Policyholder may choose to receive Death Benefit instalments in half-yearly, quarterly or monthly frequency instead of taking it annually. In such cases, the Death Benefit instalments shall be payable as follows:

- Yearly – 100% of (Annual Death Benefit Instalment) shall be payable on annual policy anniversary in arrears
- Half yearly – 50.67% of (Annual Death Benefit Instalment) shall be payable on half yearly policy anniversary in arrears
- Quarterly – 25.5% of (Annual Death Benefit Instalment) shall be payable on quarterly policy anniversary in arrears
- Monthly – 8.54% of (Annual Death Benefit Instalment) shall be payable on monthly policy anniversary in arrears.

The frequency to receive Death Benefit Instalments need to be chosen at inception and cannot be changed during the Policy Term.

#### **Lumpsum Death Benefit, if death occurs during the Policy Term:**

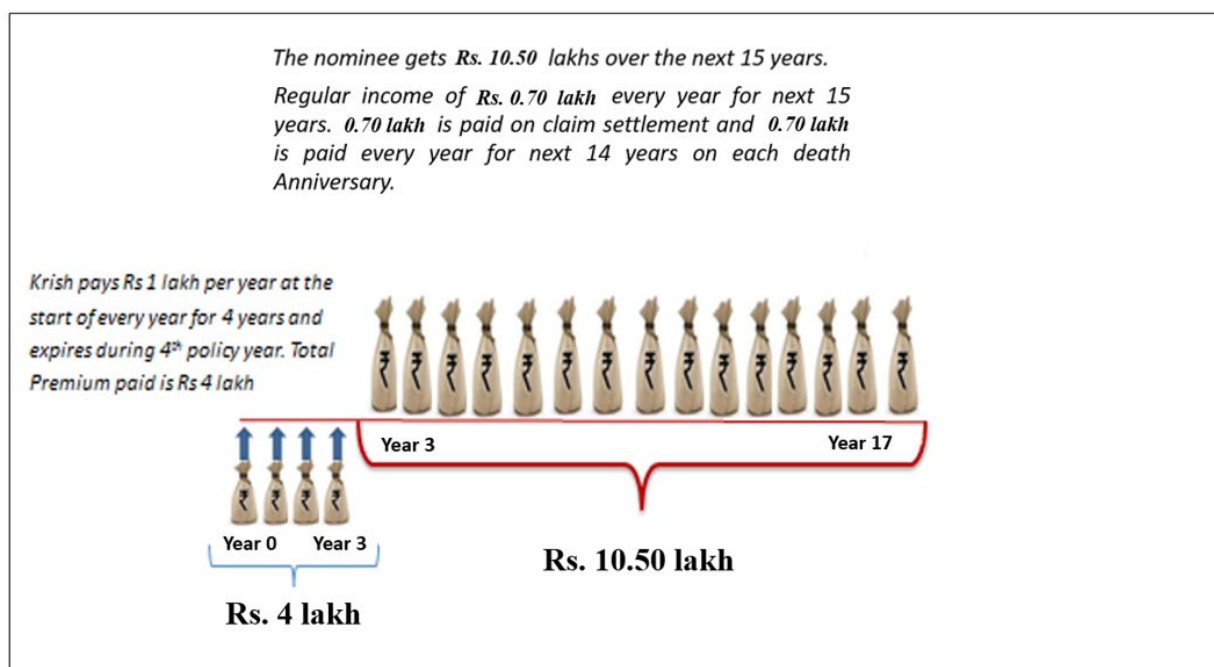
The nominee has the option to take a lump sum death benefit as the discounted value of outstanding Death Benefit instalments. The outstanding Death Benefit instalments will be discounted at a compound interest rate of 6.85% per annum

**Lumpsum Death Benefit, if death occurs during the Payout Period:** In the event of death during the payout period, regular Maturity Benefit instalments as per the maturity benefit will be paid to the

nominee. The nominee has the option to take a lump sum death benefit as a discounted value of outstanding Maturity Benefit instalments. The outstanding Maturity Benefit instalments will be discounted at a compound interest rate of 6.85% per annum. The value of lump sum payment to nominee is at least equal to Sum Assured on Maturity less Maturity Benefit instalments already paid

Death Benefit Illustrated:

**For example:** Krish is 30 years old and has purchased the plan for a duration of 15 years with an annual premium of Rs. 1,00,000. He pays the premium for 4 years and unfortunately expires during the 4th policy year. In this case, the nominee will receive Rs. 70,000 as the first payout when the death claim is settled and thereafter for 14 years on Krish's death anniversary.



*Little privileges just for you*

**Grace Period:** You get a grace period of 30 days for Annual, Half-yearly and Quarterly Premium Payment Frequency and 15 days for Monthly Premium Payment Frequency, from the premium due date to pay your missed premium. During these days, risk on your life will continue to be covered and your nominee will be entitled to receive all the benefits subject to deduction of due premium.

**Change in Premium Payment Frequency:**

You can change your premium payment frequency subject to minimum eligibility criteria. Such change shall be applicable from the next Policy Anniversary.

The premiums for various modes as up to percentage of annual premium are given below:

- Half-yearly Premium – 52.0% of annual premium
- Quarterly Premium - 26.5% of annual premium
- Monthly Premium - 8.83% of annual premium



*There shall be no charge made for the change of premium payment frequency. The company will offer waiver of modal premium loadings for Annualized Premium of Rs. 1 crore and above.*

### **Auto Cover**

After payment of at least 1 year premiums, if you are not able to pay premium within the grace period, you will get an auto cover of one year.

If death occurs during the Auto Cover period, the Death Benefit payable will be as for an in-force policy after deducting unpaid due premium.

If due premium remains unpaid during the Auto Cover period, the policy will be converted to a paid-up policy.

Auto Cover will be available only once during the Policy Term and will not be available if the policy has been converted to a paid-up policy.

**Free Look Period:** If you disagree with the terms and conditions of the Policy, you can return the Policy within 30 days of receipt of the Policy Document (whether received electronically or otherwise). To cancel the Policy, you can send us a request for cancellation along with the reason for cancellation. We will cancel this Policy if you have not made any claims and refund the Instalment Premium received after deducting proportionate risk Premium for the period on cover, stamp duty charges and expenses incurred by us on the medical examination of the Life Assured (if any).

If the policy is opted through Insurance Repository (IR), the computation of the said Free Look Period will be as stated below:-

- For existing e-Insurance Account: Computation of the said Free Look Period will commence from the date of delivery of the e mail confirming the credit of the Insurance Policy by the IR.
- For New e-Insurance Account: If an application for e-Insurance Account accompanies the proposal for insurance, the date of receipt of the 'welcome kit' from the IR with the credentials to log on to the e-Insurance Account(e IA) or the delivery date of the email confirming the grant of access to the eIA or the delivery date of the email confirming the credit of the Insurance Policy by the IR to the eIA, whichever is later shall be reckoned for the purpose of computation of the Free Look Period.

### *Terms and Conditions*

#### **Non-payment of premiums during the first 1 year**

- If any due premiums for first (1) policy year have not been paid within the grace period, the policy shall lapse and will have no value. All risk cover ceases while the policy is in lapse status.
- The policyholder has the option to revive the plan within five (5) years from the due date of the first unpaid due premium. The policyholder will be required to pay arrears of premium along with interest.



- If the plan is not revived, lapse value equal to 10% of the premiums (excluding taxes and underwriting extra premiums, if any) received shall be payable at the end of the revival period and the policy will terminate.
- You have the option to take the lapse value *any time* after completion of *two (2)* policy years. The policy will terminate thereafter.

#### **Non-payment of premiums post the first 1 year**

- Provided the policy is not in Auto Cover period, the policy will be converted to a Paid Up policy from last unpaid premium due date.
- Death Benefit and Maturity Benefit will be reduced in proportion to the number of premiums paid to the number of premiums payable under the policy.
- On death before the end of the policy term, while the policy is in paid-up condition, the reduced death benefit is equal to

$(\text{Number of Premiums Paid} / \text{Total number of premiums payable}) * \text{Death Sum Assured}$

The reduced death benefit shall be payable in the same manner as for an in-force policy

- On survival of life assured till maturity, while the policy is in a paid-up status, the reduced maturity benefit is equal to

$(\text{Number of Premiums Paid} / \text{Total number of premiums payable}) * \text{Maturity Sum Assured}$

The reduced maturity benefit shall be payable in the same manner as for an in-force policy

- The policyholder has the option to revive the policy within 5 years from the date of the first unpaid due premium. A paid-up policy cannot be revived once the policy term is over.
- The policyholder has the option to surrender a paid-up policy anytime before the end of the policy term as mentioned below.

#### **Surrender Value**

The plan will acquire a surrender value after all the due premiums have been paid for the first (1) full year. Once the plan is surrendered, all benefits under the plan will immediately terminate and it will not be eligible for revival. The surrender value payable is higher of the Guaranteed Surrender Value and the Special Surrender Value.



Guaranteed Surrender Value is as per the below table:

**Guaranteed Surrender  
Value (GSV) Factors**

Policy Year of Surrender	Policy Term							
	8	9	10	11	12	13	14	15
1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%	30.00%
3	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
4	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
5	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
6	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
7	90.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%
8	90.00%	90.00%	70.00%	60.00%	60.00%	60.00%	60.00%	55.00%
9		90.00%	90.00%	70.00%	70.00%	70.00%	65.00%	60.00%
10			90.00%	90.00%	80.00%	75.00%	70.00%	65.00%
11				90.00%	90.00%	80.00%	75.00%	70.00%
12					90.00%	90.00%	80.00%	75.00%
13						90.00%	90.00%	80.00%
14							90.00%	90.00%
15								90.00%

Premiums used for calculating guaranteed surrender value will be excluding taxes and any extra premiums.

**Special Surrender Value**

Special Surrender Value = Special Surrender Value Factor x (Number of Premiums Paid / Total number of premiums payable)\* (sum of total benefits payable during payout period as described under the Maturity Benefit)



Special Surrender Value (SSV) factors will be based on the company's expectation of future financial and demographic conditions and may be reviewed annually by the company in accordance with the applicable IRDAI regulations in this behalf.

The policy terminates on surrender and no further benefits are payable under the policy.

### **Loan**

You may avail a loan once the policy has acquired a Surrender Value. The maximum amount of loan that can be availed is up to 85% of the Surrender Value. The minimum amount of policy loan that can be taken is Rs. 10,000. For more details, please refer to the policy document. The interest rate applicable for the Financial Year will be declared at the start of the Financial Year, basis current market interest rate on 10-year Government Securities (G-Sec) as on 31st March every year + 2% rounded to nearest 1%. The current interest rate applicable on loans is 9% per annum compounded half-yearly for the Financial Year 2024-25. Please contact Us or Our nearest branch for information on latest interest rate on loans.

### **Vesting of the Policy in case of policies issued to minor lives**

The policy vests on the life assured on the policy anniversary coinciding with or immediately following the 18th birthday of the life assured. In case of death of Policyholder, while the Life Assured is a minor, the surviving parent/ legal guardian may be appointed as a new Policyholder. In case the policy is in paid-up status or upon non-payment of future premiums, Paid Up or Lapse provisions as mentioned above shall apply.

### **Nomination and Assignment**

Nomination, in accordance with Section 39 of the Insurance Act, 1938 as amended from time to time, is permitted under this policy.

Assignment, in accordance with Section 38 of the Insurance Act, 1938 as amended from time to time is permitted under this policy.

Policy purchased under MWP(Married Women's Property) Act cannot be assigned.

### *Exclusions*

**Suicide:** In case of death of Life Assured due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to at least 80% of the total premiums paid till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

### **Grievance Redressal Processes**

In case you have any grievances on the solicitation process or on the Product sold or any of the Policy servicing matters, you may approach the Company in one of the following ways:

- (a) Calling the Customer helpline number 1800-102-2355 for assistance and guidance
- (b) Emailing @ [care@futuregenerali.in](mailto:care@futuregenerali.in)
- (c) You may also visit us at the nearest Branch Office. Branch locator - <https://life.futuregenerali.in/branch-locator/>



(d) Senior citizens may write to us at the following id: [senior.citizens@futuregenerali.in](mailto:senior.citizens@futuregenerali.in) for priority assistance

(e) You may write to us at:

Customer Services Department

Future Generali India Insurance Co. Ltd,

Unit 801 and 802, 8th floor, Tower C,

Embassy 247 Park, L.B.S Marg, Vikhroli ( W )

Mumbai – 400083

We will provide a resolution at the earliest. For further details please access the link: <https://life.futuregenerali.in/customer-service/grievance-redressal-procedure>

#### *Prohibition on rebates:*

#### **Section 41 of the Insurance Act, 1938 as amended from time to time states:**

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

#### *Fraud and Misstatement:*

#### **Section 45 of the Insurance Act, 1938 as amended from time to time states:**

1. No Policy of Life Insurance shall be called in question on any ground whatsoever after the expiry of 3 years from the date of the policy i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
2. A policy of Life Insurance may be called in question at any time within 3 years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud.

For further information, Section 45 of the Insurance laws (Amendment) Act, 2015 may be referred.

#### **Why Future Generali**

Future Generali India Life Insurance Company Limited offers an extensive range of life insurance products, and a distribution network which ensures that we are close to you wherever you go.





At the heart of our ambition is the promise to be a lifetime partner to our customers. And with the help of technology we are making the shift not only offering protection to our customers but also providing personalized services to them.

It starts with our extensive agent base who is at the core of this transformation. Through our distribution network we ensure that there is always a caring touch while servicing the individual needs of our customers. With this philosophy, we aim to make simplicity, innovation, empathy and care synonymous with our brand - Future Generali India Life Insurance Company Limited.

**Disclaimer**

This Product is not available for online sale.

For detailed information on this plan including risk factors, exclusions, terms and conditions etc., please refer to the policy document and consult your advisor, or, visit our website ([life.futuregenerali.in](http://life.futuregenerali.in)) before concluding a sale. Tax benefits are as per the Income Tax Act 1961 and are subject to any amendment made thereto from time to time. You are advised to consult your tax consultant. Future Group's and Generali Group's liability is restricted to the extent of their shareholding in Future Generali India Life Insurance Company Limited.

Future Generali India Life Insurance Co. Ltd. (IRDAI Regn. No. 133)

Regd. and Corporate Office address: Unit 801 and 802, 8<sup>th</sup> floor, Tower C, Embassy 247 Park, L.B.S. Marg, Vikhroli (W), Mumbai – 400 083.

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UIN: 133N054V05

ARN: ADVT/Comp/2024-25/December/2159

**BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS**

IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.